

State of Idaho
DEPARTMENT OF INSURANCE

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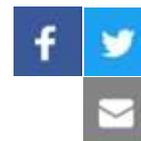
DEAN L. CAMERON
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Idaho Department of Insurance News Release

For immediate release: December 6, 2018

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CONSUMER ALERT: Telemarketers Offering Misleading 'ACA Compliant' Insurance Plans to Idahoans Seeking Health Coverage

BOISE, ID – The Department of Insurance is warning consumers shopping for health insurance to be wary of telemarketers and websites promoting 'discount health plans' that allegedly meet requirements of the Affordable Care Act (ACA). Consumers are encouraged to visit the [Department website](#) or to call 208-334-4250 to verify the licensing of any individual, agency or company using robocalls or online advertisements to promote discounted plans claiming to be ACA compliant.

The Department strongly advises consumers seeking health coverage to utilize the state's insurance exchange, [Your Health Idaho](#), or call 855-944-3246 to speak with a Your Health Idaho representative. Dean Cameron, director of the Idaho Department of Insurance, says telemarketers and websites can often be "misleading and cause confusion" for those looking to secure proper health coverage. The DOI has received numerous complaints from consumers who say they were misled.

"I highly recommend consumers use the state's insurance exchange, or work with a licensed, local agent, or someone they know and trust to carefully evaluate plan options," said Director Cameron.

Consider the following when shopping for a legitimate health plan:

- Confirm whether the plan is ACA compliant.
- Ask for a copy of the plan's limitations and exclusions – what is and is not covered.
- Clarify any limitations on pre-existing conditions.
- Determine if the plan considers your doctor or hospital in-network.
- Review the benefits of receiving out-of-network care.
- Examine the benefit maximums – often the total amount a plan will pay.
- Document the contact information of any individual trying to sell you a plan, especially those not based in Idaho.

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit doi.idaho.gov.

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